

**BANCSTAR, INC.**

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 1097445	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$89	\$95	7.3%		
Loans	\$71	\$70	-1.3%		
Construction & development	\$1	\$1	41.6%		
Closed-end 1-4 family residential	\$29	\$27	-5.3%		
Home equity	\$0	\$0	2.8%		
Credit card	\$0	\$0			
Other consumer	\$7	\$3	-56.8%		
Commercial & Industrial	\$3	\$4	25.3%		
Commercial real estate	\$8	\$8	6.7%		
Unused commitments	\$10	\$13	31.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-24.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$11	\$9	-18.0%		
Cash & balances due	\$4	\$14	273.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$81	\$87	8.0%		
Deposits	\$81	\$87	7.8%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$8	\$8	1.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.5%	8.2%	--		
Tier 1 risk based capital ratio	12.1%	12.5%	--		
Total risk based capital ratio	13.4%	13.8%	--		
Return on equity <sup>1</sup>	-4.2%	12.2%	--		
Return on assets <sup>1</sup>	-0.4%	1.0%	--		
Net interest margin <sup>1</sup>	4.9%	4.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	1943.4%	221.0%	--		
Loss provision to net charge-offs (qtr)	66.2%	70.5%	--		
Net charge-offs to average loans and leases <sup>1</sup>	4.4%	0.8%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.5%	0.4%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.2%	1.8%	1.9%	0.5%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.0%	0.2%	0.5%	--
Commercial & Industrial	0.0%	0.2%	0.1%	0.1%	--
Commercial real estate	0.0%	0.0%	2.7%	0.0%	--
Total loans	0.1%	0.7%	1.1%	0.2%	--